

**Memory recalled questions from the exam held on 04.02.2018 for MMGS II to MMGS III**

1. Under SAKSHAN scheme, for loans from Rs. 5 lac to Rs. 10.00 lacs, what is the ROI?
2. As per Banks MSE Vijeta scheme, maximum repayment period for TL is \_\_\_\_\_
3. In EXCEL, what is shortcut for reversing last command (UNDO? **Ctrl+Z**)
4. Articles of association is a document relating to **Borrowing powers of director or board**
5. In CGTMSE, for loans from Rs. 5.00 lac to Rs. 50.00 lacs, what is the claim percentage and amount of default? **75%, Rs. 37.50 lacs**
6. In case of frauds, from Rs. 1.00 lac amt and above upto Rs. 3.00 crs where involvement of staff and outsiders is reported to State CID/ Economic Offences Wing.
7. In case of frauds, **Rs. 50 crs** amount and above is reported to Joint Director, Delhi.
8. In education loan scheme of New Akansha for girl students which is provided for double BPL includes amount upto Rs. \_\_\_\_\_
9. As per bank's policy, Max amount of Clean DPN facility to Workmen employees is **Rs. \_\_\_\_\_** -
10. A foreigner visiting india wants to open a NRO acct. What is the Banks action in this regard. **Account can be opened**
11. Under LRS maximum remittance is USD. 2,50,000
12. Maximum loan amount for renewable energy is **Rs. 15.00 cr**
13. Maximum loan amount for social infrastructure is **Rs. 5.00 cr**
14. Loans upto which amount of **Rs. 1.00 lacs** for artisans, village and cottage industries to be classified under PS.
15. Loans upto which amount **Rs. 1.00 lacs** to women beneficiaries to be classified under PS.
16. Insurance amount under Rupay card by NPCI is **Rs. 1.00 lac**
17. Under PMAY, sq.ft of dwelling unit for MIG I is Rs. 120 sq.ft and for MIG II is **150 sq.ft**
18. Maximum car loan for canara bank officers is **Rs. 10.00 lacs**
19. NTH for officer under officers scheme for canara vehicle after deduction of tax, proposed emi etc. is **35%**
20. Under canara pension scheme, what is the max loan amount which is 15 times the monthly gross pension to max of **Rs. 5.00 lacs** whichever is less
21. Staff loan meeting report to be submitted to HRM section, HO is by which date? **5<sup>th</sup> of succeeding month**
22. In Hindi official language, which is the minimum percentage of training to be given under B region in Hindi medium.
23. balancing of mortgage to be reported half yearly on which dates? **20<sup>th</sup> Feb & 20<sup>th</sup> Aug**

24. under msme, what is the rating model used for loans from Rs. 2 lacs upto Rs. 20. Lacs – **Small value model**

25. what is the sbortcut for print and print preview option in computer? **Ctrl+P**

26. ADSL is a new in Broad band connection, what is the expansion for ADSL? **Asymmetric Digital Subscriber Line**

27. Which is not internet browser?

a. **iOS** b. EDGE C. Firefox d. Safari e. Chrome

28. Which is the correct format of email id?

a. [abcd@email.com](mailto:abcd@email.com)

b. abcd@org\_com

c. abcd#org-com

29. Which is not the correct URL?

a. org b. com c. gov d. edu e. **web**

30. Where are the files organised in the computer and used? **FOLDER**

31. In small accounts, the maximum tenor is 1 year and what if the customer submit proof for application of officially valid documents. **Validity can be extended by another 12 months**

32. Under canara vidya turant scheme what is the maximum amount where collateral security is not needed?

33. As per Banks MSE Vijeta scheme what is the maximum amount of loan given? **Rs. 200 lacs**

34. As per Banks MSE CAP what is the maximum loan amount ?

35. what is payment in due course for a cheque?

36. What is the processing fee for loans given against stocks and share brokers per 1 lac?

37. Maxmimum loan amount under New Swarnima scheme for women

38. what is the penalty for banks for non functioning of aadhaar enrolment centres? Rs. 20000/+

39. Krishi sampada scheme to be repaid in quarterly instalments within \_\_\_\_\_ months including the suitable moratorium period.

40. What is the maximum loan amount under Stand Up India scheme. **Rs. 100.00 lacs**

41. Max loan per individual borrower of SHGs where the rural annual family income is Rs. 100000 pa under priority sector.

42. As per latest RBI guidelines, DD above Rs. 20000/- to be issued as **A/c payee crossing**

43. the ots settlement formula for Doubtful assets which are more than 5 years upto Rs. 5.00 lacs where the security value is more than 100% of BL. – **65% of the BL**

44. Settlement formula for NPA accounts backed by securities where the RVS cover the BL should be **BL + BR -1**

45. As per special scheme under OTS for D4 loss assets is extended fro 01.01.2018 till **31.03.2018**
46. Overdue of loans from 61 to 90 days is **SMA2**
47. Takeover of accounts, the Cibil score should more than **650**
48. Small farmers are having land from 1.00 ha upto **2.5 ha**
49. PMJDY is OD upto **Rs. 5000/-**
50. As per PMLA, due diligence of KYC does not refer to \_\_\_\_\_
51. DREAMS expansion is **Daily Recovery enabling asset monitoring system.**
52. ABC are partners of a firm X. Firm has availed loan of Rs. 2,00,000/- and one of the partner deceased when the liability is Rs. 2.00 lacs. After the death of a partner, credit of Rs. 2.00 lacs and debit of Rs. 1.50 lacs happened in the account. What is the liability of the legal heirs of the deceased partner as per Claytons rule. **No liability**
53. Partners liability – **Joint and Several , Unlimited**
54. Bank has partnered with which of the companies for General Insurance –  
**BAGIC and New India Assurance company**
55. Who is a NRI? People staying in India for > **182 days.**
56. As per RBI policy, Conflict Certificate to be sent at \_\_\_\_\_ intervals
57. In newly opened SB account, large value transactions and many inward remittances occur. Bank action in this case.
58. Branch to monitor transactions in SB account for value more than Rs. \_\_\_\_\_
59. Investigation of staff for lapses in loan sanctioning done and report sent to Ho for loans above?  
**Rs. 1.00 Cr**
60. PMMY Shishu loans upto **Rs. 50000/-**
61. At national level, APY is monitored by \_\_\_\_\_
62. Commission for sourcing of APY applications to BCs, SHGs is **Rs. 70/- per application**
63. In Stand up India scheme, \_\_\_\_\_ % constitutes SC/ST members.
64. Risk weight for HL which is > 30 lacs upto 75 lac where NTV is < 80% is **35%**
65. Max number of members in SHGs – **20**
66. Amt of loan irrespective of sanctioned limit in EL to be classified under PS – **Rs. 10 lacs**
67. What is Letter of Credit? Confirmation of bank for import credit
68. what will not be considered while assessing LC?
69. Service enterprises max loan – **Rs. 5.00 crs**
70. RBI issues guidelines in CRR as per **Sec 42(1) RBI Act.**

71. Customer receives amount from abroad. His account in foreign bank, New York is credited. What is the rate of forex? **TT Buying rate**

72. which is not included in the special OTS backed by Securities

- a. Gold loans
- b. Housing loans
- c. Home improvement loan
- d. Canara Mortgage loan

73. While opening CA, CRILC to be taken and when the firm is appearing \_\_\_\_\_ overdue it NOC to be obtained from lead bank.

Prepared by G Sujhi, RO Kancheepuram